IN THE CLAIMS

Amend the claims as follows:

1. (Currently Amended) A method of performing at least one transaction between a consumer from a plurality of consumers and a merchant from a plurality of merchants, the plurality of consumers and the plurality of merchants utilizing computing devices connected to a network, said method comprising the steps of:

providing a token to at least one clearing server during a transaction with a merchant, the token having an indicated value;

communicating a request for an update key to said at least one clearing server during the transaction with the merchant;

ascertaining, during the transaction with the merchant, an amount paid by the consumer to a previous merchant by polling the previous merchant to obtain the amount, the previous merchant being an entity distinct from the clearing server;

verifying the value of the token utilizing the ascertained amount paid by the consumer to the previous merchant;

providing said update key, said update key being used as an authorization to modify the value of said token.

2. (Previously Presented) The method of claim 1, wherein said step of providing said token comprises a step of the consumer purchasing said token from said at least one clearing server, said at least one clearing server using computing devices connected to the network.

3. (Original) The method of claim 2, wherein said purchasing step is performed by the consumer providing to said at least one clearing server personal information regarding the consumer and financial information regarding a payment instrument to be used by the consumer.

4. (Currently Amended) The method of claim 3, wherein said ~~financial~~ payment instrument is a credit card.

5. (Currently Amended) The method of claim 3, wherein said ~~financial~~ payment instrument is a cash card.

6. (Original) The method of claim 1, wherein the step of providing said token comprises a step of the consumer retrieving a previously purchased token from said at least one clearing server.

7. (Original) The method of claim 1, wherein said step of providing said token further comprising a step of selecting for purchase at least one quote from a plurality of quotes of goods and services, said plurality of quotes of goods and services and their prices being displayed on the computing devices utilized by the plurality of merchants.

8. (Original) The method of claim 7, wherein said step of providing said token further comprising a step of presenting to the merchant said token and said selected for purchase at least one quote.

9. (Original) The method of claim 8, further comprising steps of:

combining into a total price prices of all said selected for purchase at least one quote;

rejecting said transaction if a value of said token is less then the said total price; and

communicating to said at least one clearing server said token, said total price, and a request for said update key.

10. (Cancelled).

11. (Currently Amended) A method of performing at least one transaction between a consumer from a plurality of consumers and a merchant from a plurality of merchants, each of said plurality of consumers and each of said plurality of merchants utilizing one or more computing devices, the one or more computing devices being connected to a network, said method comprising the following steps of:

the consumer receiving a token from a clearing server, the token having a value;

the consumer selecting for purchase at least one quote from a plurality of price quotes of goods and services, said plurality of price quotes of goods and services being displayed on the computing devices utilized by the plurality of merchants;

the consumer communicating a request for a purchase to the merchant during a transaction with the merchant, the merchant being an entity distinct from the clearing server;

the merchant, during the transaction with the merchant, communicating a request for an update key from the clearing server, said update key being used as an authorization to modify the value of the token;

ascertaining, during the transaction with the merchant, an amount paid by the consumer to a previous merchant by polling the previous merchant to obtain the amount and verifying the value of the token utilizing the ascertained amount paid by the consumer to the previous merchant; and

providing said update key to the merchant to enable the merchant to modify the value of the token.

12. (Previously Presented) The method of claim 11, wherein said step of the consumer receiving said token further comprises a step of maintaining said token in only random access memory of the one or more computing devices.

13. (Original) The method of claim 12, wherein said step of the consumer selecting further comprises a step of the consumer establishing at least one data path from the one or more computing devices used by the consumer to the one or more computing devices used by the merchant.

14. (Original) The method of claim 13, wherein said step of the consumer communicating said request further comprising a step of the consumer forwarding said token from the one or more computing devices used by the consumer to the one or more computing devices used by the merchant.

15. (Original) The method of claim 14, wherein said step of the merchant communicating a request for said update key further comprising a step forwarding said token from the one or more computing devices used by the merchant to a clearing server, said clearing server using one or more computing devices.

16. (Previously Presented) The method of claim 15, wherein said step of ascertaining an amount paid further comprising a step of comparing said token forwarded by said merchant to said token received by the consumer to establishing whether said token has been previously used.

17. (Original) The method of claim 16, wherein said step of providing said update key further comprising a step of sending said update key from the one or more computing devices used by said clearing server to the one or more computing devices used by the merchant.

18. (Currently Amended) A computer program device readable by a machine, tangibly embodying a program of instructions executable by a machine to perform method steps for performing at least one transaction between a consumer from a plurality of consumers and a merchant from a plurality of merchants, each of said plurality of consumers and each of said plurality of merchants utilizing one or more computing devices, the one or more computing devices being connected to a network, said method comprising the following steps of:

the consumer receiving a token from a clearing server that is separate and distinct from each of the plurality of merchants;

the consumer selecting for purchase at least one quote from a plurality of price quotes of goods and services, said plurality of price quotes of goods and services being displayed on the computing devices utilized by the plurality of merchants;

the consumer, during a transaction with the merchant, communicating a request for a purchase to the merchant;

the merchant, during the transaction with the merchant, communicating a request for an update key, said update key being used as an authorization to modify the value of the token;

ascertaining, during the transaction with the merchant, an amount paid by the consumer to a previous merchant by polling the previous merchant to obtain the amount and verifying a value of the token utilizing the ascertained amount paid by the consumer to the previous merchant; and

providing said update key to the merchant to enable the merchant to modify the token.

19. (Currently Amended) A method of performing a transaction between a consumer and a merchant, comprising the steps of:

providing an electronic token from the consumer to the merchant as part of a commercial transaction, the token having a value;

providing, during the commercial transaction, the token from the merchant to a clearing server that is separate and distinct from the merchant;

determining, during the commercial transaction, by the clearing server whether the token was previously used by the consumer to verify the value of the token by polling a previous merchant from which the consumer made a previous purchase with the token, receiving information from the previous merchant about the previous purchase, modifying a value of the token as maintained at the clearing server, and verifying that the modified value of the token as maintained at the clearing server matches the value of the token provided from the merchant to the clearing server;

providing an update key from the clearing server to the merchant; and

using the update key to modify the value of the token.

20. (Previously Presented) The method of claim 19, wherein the step of using the update key is carried out by providing the update key from the merchant to the consumer and modifying the value of the token held by the consumer using information stored on the update key.

21. (Previously Presented) The method of claim 19, further comprising the step of purchasing a token by the consumer from the clearing server.

22. (Previously Presented) The method of claim 21, wherein the step of purchasing includes providing the token to the consumer; and the method further comprises the step of providing the token a second time to the consumer from the clearing server.

23. (Previously Presented) The method of claim 21, wherein the step of purchasing a token includes the step of maintaining the purchased token only in random access memory of a computing device of the consumer.

24. (Previously Presented) The method of claim 21, wherein the step of purchasing includes supplying the token to a computing device of the consumer and maintaining the token in a memory of the computing device; and the method further comprises the step of supplying the token again to the computer device from the clearing server after the memory of the computing device loses the maintained token.

25. (Previously Presented) The method of claim 24, wherein the step of maintaining the token in a memory of the computing device is carried out by maintaining the token only in a random access memory of the computer device.

26. (Previously Presented) The method of claim 21, wherein the step of purchasing includes supplying the token to a computing device of the consumer and maintaining the token in a memory of the computing device; and the method further comprises the step of supplying the token again to the computer device from the clearing server after the token expires.

27. (Currently Amended) The method of claim 19, wherein ~~the step of determining by the clearing server whether the token was previously used by the consumer includes the step of polling a previous merchant from which the consumer made a previous purchase with~~

~~the token, receiving information from the previous merchant about the previous purchase, modifying a value of the token as maintained at the clearing server, and verifying that the modified value of the token as maintained at the clearing server matches the value of the token provided from the merchant to the clearing server; and wherein~~ the step of providing an update key from the clearing server to the merchant is carried out after verifying that the modified value of the token as maintained at the clearing server matches the value of the token provided from the merchant to the clearing server.